

REMARKS

Claims 1-23 are pending. By this Amendment, the specification and Abstract are replaced with a Substitute Specification and Substitute Abstract, and claims 1-23 are amended. No new matter has been added.

The attached Appendix includes marked-up copies of the specification (37 C.F.R. §1.125(b)(2)) and each rewritten claim (37 C.F.R. §1.121(c)(1)(ii)).

Prompt and favorable examination on the merits is respectfully requested.

Respectfully submitted,



James A. Oliff
Registration No. 27,075

Eric D. Morehouse
Registration No. 38,565

JAO:EDM/gam

Attachments:

Substitute Abstract
Appendix
Substitute Specification
Marked-up copy of specification

Date: February 27, 2002

OLIFF & BERRIDGE, PLC
P.O. Box 19928
Alexandria, Virginia 22320
Telephone: (703) 836-6400

<p>DEPOSIT ACCOUNT USE AUTHORIZATION Please grant any extension necessary for entry; Charge any fee due to our Deposit Account No. 15-0461</p>
--